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WHEN YOU GROW OLDER

BY GEORGE LAWTON
and MAXWELL S. STEWART

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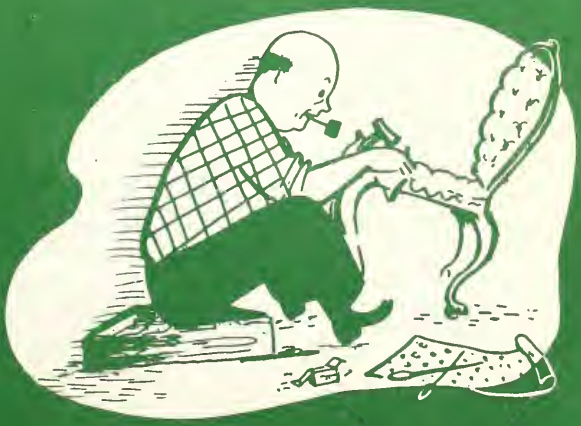

the public affairs committee

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WHEN YOU GROW OLDER

BY GEORGE LAWTON
and MAXWELL S. STEWART

The material in this pamphlet has been drawn in large part from Aging Successfully, *by George Lawton, Ph.D., with the permission of Columbia University Press. . . . Illustrations are by Ida Scheib.*

NONE of us is getting any younger. Some of us — more of us than ever before in history — are already "old." All of us, if we live long enough, will eventually arrive at that stage.

Most men meet the problems of old age suddenly and dramatically as the time approaches for retirement. Take Mr. A., for example. For months before his retirement, Mr. A is queried about his plans. He is evasive. He cannot imagine himself out of business, and says so. The farewell dinner finally arrives. There is an evening of tribute, testimonials, anecdotes, best wishes, gifts, capped by a presentation of a scroll signed by every member of the firm.

During the celebration the honored guest is overcome with contradictory emotions and a little dazed. The next few days are mostly "shock." The irony of the retirement tribute begins to dawn on the retired person. "At that parting dinner," he says to himself, "they covered me with garlands, then exiled me from the human race and sent me off into the wilderness."

Mr. A., a typical American male, had trained himself for a single job which called upon skills that decline rapidly with age. With this job he tied up his entire existence and sense of importance, to say nothing of his earning capacity. When the job goes, everything else goes too.

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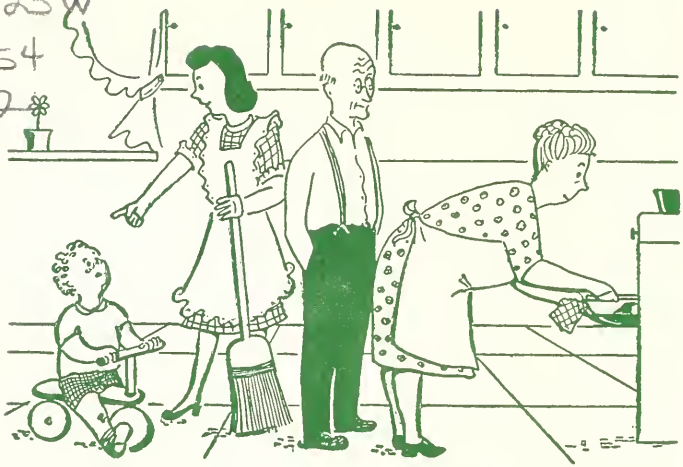


"Just hanging around"

the letdown

Mr. A. has been out in the world and only an on-looker at domestic routines. When he gets old and unemployment removes him from the scene of action and forces him to stay at home, he discovers that no job he has ever had is so hard as that of "just hanging around." Old age demands qualities with which most men are poorly endowed.

Mr. A. needs something to take the place of his former daily tasks and activities, needs to pit his wits against practical problems and compete in a test of skill or strength. Success in such a situation is what makes him feel he is all he should be. Being worsted by a competitor is no catastrophe. Being denied an opportunity to compete is much worse.

the problem

Old age, and even middle age, carry with them serious social, economic, and psychological problems. Little has been done to meet these problems. In the past each family was expected, so far as possible, to care for the older persons within its group.

This was comparatively easy as long as the United States was primarily an agricultural country. On the farm it is not unusual for an older person to be self-supporting at seventy or seventy-five. But this is rarely true in the cities. Moreover, families are smaller and more scattered than they formerly were. And the proportion of older persons in the population has grown spectacularly in recent years.

In 1860 only 2.7 per cent of the population was over sixty-five. By 1958 the proportion had risen to nearly 9 per cent. Expressed in numbers, the increase is even more startling. In 1860 there were only 860,000 persons above sixty-five. In 1958 there were 15,000,000, and more than 20,000,000 persons will have passed the sixty-five mark by 1970.

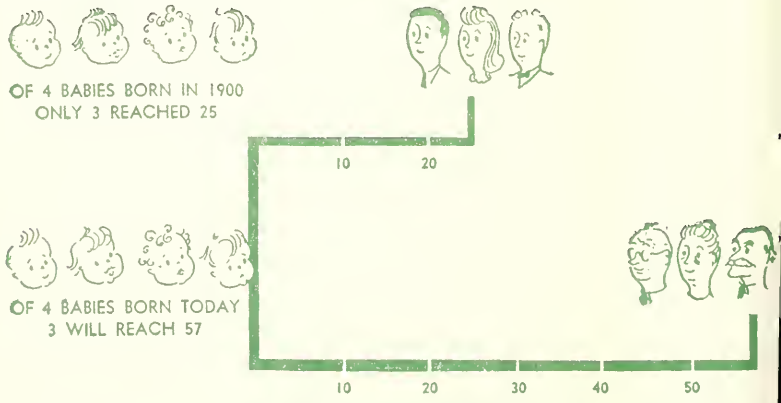
The reason for this spectacular rise in the number of older persons is plain. Owing to the achievements of medical science, people live much longer than they did in our grandparents' day. A person now twenty years of age has as many years of life remaining as a newborn baby did in 1900. Only three children out of four born in 1900 reached twenty-five years of age. Now three out of four will reach fifty-seven. While most of this increase in life expectancy is due to a reduction in the death-rate for children and young people, men and women of sixty-five may expect to live one and a quarter years longer today than persons of similar age in 1900.

PSYCHOLOGICAL ASPECTS

Though more people live longer, little has been done to enable them to meet the psychological problems that they are bound to meet. Any program for preventing a man's psychological decline with age must enable him to do something and feel important, just as he used to when he was younger. A retired man needs many avocational outlets for his later years. Mr. A., for example, should develop skills in arts and crafts and in community welfare activities to bring him satisfaction and perhaps some money.

Most men, particularly as they get older, find that their jobs do not completely satisfy their needs to feel important. Many older men turn to clubs and organizations of a professional and business type, and to fraternal orders with titles, uniforms, and decorations. The trouble is that the average man, even if a lodge member in good standing, will not find lodge membership able in itself to fill the void caused by joblessness. The average male American is ashamed of unemployment, even of idleness, and is likely to stay away from the lodge. But if he has some program of activity, when he is asked: "What do you do?" he can say: "I once had a job as an ignition system installer. Right now, I'm not working, at least not at a regular job. But I'm having a swell time with my garden, and I raise tropical fish, repair toys, bicycles, and motors. I'm also secretary of the local Zenith Lodge, and that keeps me busy."

To grow old successfully, a man must learn to push around, not his body, but his mind. If his speed, strength, and endurance decline with the years, then he must train in advance skills which will hold up with age and even improve. This is a realistic plan. When golf goes, what will replace it? Fishing? Reading Western stories? These may be desirable interests but they are too passive for most ex-golfers.



A man to make a go of old age must have a variety of accomplishments in which he can take pride. No one of us can afford to put all his egos into one basket. Besides one or more vocational skills, the possession of money, reputation, or a way with the ladies, the mature man should take pride in being useful and interesting as a person, in being able to do things of an art, craft, or scientific variety, even if it is only being handy around the house or garden.

pitfalls facing the older worker

Here is a worker, say, of forty-four, fairly secure in his employment, whose service is considered satisfactory. How can this man through his own efforts maintain his efficiency in the years ahead?

The unconscious goal of most of us is to reach a place where we will be so securely established that we can enjoy the luxury of no longer having to struggle or prove our ability to meet a challenge. That's when we'll be on "easy street." We spend years thinking hard how not to think hard, or even think at all. The greatest return in money or prestige with the least effort: that is the dream of many an older worker.

It is a natural tendency for us as we get older to set up routines to save time, energy, and hard mental work. We develop shortcuts to efficiency, which is fine, of course.

As birthdays mount, we tend to approach a new idea with fear, resentment, or antagonism. Because we had not heard of it before or had not first thought of it ourselves, we want to reject it at once. But what makes an idea new is its unfamiliarity *to us.*

From forty on, we must keep in fighting trim our physical frame and, even more, our ability to handle an unfamiliar idea in our own field, no matter how it may tax our mind or try our soul. We might even seek out suggestions for improving our methods. Out of a thousand ideas which we consider, only one may prove valuable to us, but that is a high percentage.

Men find more shoals and reefs in the waters of old age than do women. Contrary to the usual opinion, growing old is a greater

threat to what they hold dear than it is to women. Man may have stronger muscles, he may be more active and intense, and he may more fully develop his vocational aptitudes. But in the struggle for physical and mental survival, the male sex is the weaker one. Women have more ailments and disabilities, but they do not die from them. Instead, they outlive men on an average of five years.

A happily married woman has probably the best chance of growing old successfully. As a homemaker, a woman of sixty-five finds that her life has changed very little with the years. Her work may get lighter as her children grow up and leave home. Otherwise, the work is much the same.

She may have many a sad moment in front of her mirror, but she is still interested in her looks and her grooming. She enjoys being treated as a woman and is still romantic. Mounting birthdays do not provoke an emotional crisis. She may face other difficulties in life, say with her children, but aging will not in itself be a problem.

single women

A single woman, even though well adjusted emotionally, has more difficulty with aging than a well-adjusted married woman.

Miss Alice Jones, for example, is fifty-eight, and has a fine position working for a women's organization. Working for an organization which has no pension plan and facing the same age deadline as other workers, she fears the time when she no longer can find a job or when she may be laid low by severe illness or infirmity with only small savings put aside and no relatives to look after her. True, there is old-age assistance and social security, but living on either would mean such an amputation of all the cultural things in her life that it is no consolation to her that she need never starve or go without a roof over hear head. And none of the "old ladies' homes" [her phrase] that she has seen appears to offer a solution if she lasts longer than her jobs do.

Apart from problems of finances and care during illness, Miss

Jones has found growing older more of a trial than her friend Mrs. Hubert. Yes, she has had fewer responsibilities toward people and fewer household cares than Mrs. Hubert. She has enjoyed more satisfaction in the outside world because of her jobs than do married women who do not work, something for which Mrs. Hubert would envy her. But on the other side of the ledger, Miss Jones has known periods of severe tension and the terrible feeling of not belonging to anyone. At such times, fortunately infrequent, Miss Jones has felt cheated in not ever experiencing such peak moments in life as Mrs. Hubert has known.

It has been difficult for Miss Jones as she got older to find the "emotional vitamins" which would nourish her properly. She leads an "active" life, has many interests, and spends time in civic activities. All these have been a big help, but it does not mean that Miss Jones has cleared all the emotional hurdles of later maturity.

A very keen observer of aging in women, herself fifty-five and a professional woman who is busy and successful, once remarked [to quote freely]: "The unhappiest type of woman is the unmarried executive or supervisor somewhere between forty-five and fifty-five, whose conscious life is devoted to organizational activity but whose unconscious dwells uneasily in the land of 'Now or Never.' Her public life is written in capitals, but her private life is an affair of small letters. Why shouldn't it be, when it is spent in a residence hotel!"

PREPARING FOR OLD AGE

What situations in old age, what problems of adjustment can we prepare for? Old people, in order to be healthy, physically and mentally, need to be active, and activity is best if it is a definite vocation or an interest pursued seriously and systematically. A young man (or woman) will be fortunate if he has a trade in which his skills improve as he grows older and where age will be an asset instead of a handicap. If he is trained for a profession or craft, he is not likely to find age a vocational bugaboo.

But most young people, as is perfectly natural, think solely in terms of whether a job is interesting and pays well, and not whether it develops skills that are useful when one gets older.

Psychologists talk about two different kinds of abilities: speed and power. We can consider a task solely in terms of the time necessary to complete it (speed) or we can think only of its completion regardless of the time it may take (power). Now we find that as a rule older people are not able to do so well as younger ones on speed tests. With old age, most of us have undergone a loss in speed and in our capacity for meeting a sudden and intense demand on our energies. But on power tests, older workers do almost as well and sometimes even better than younger ones.

speed vs. power

Most work in this world is of a manual character, precisely the kind requiring abilities that decline rapidly with age. For this reason, every boy or girl who learns a trade the success of which depends on speed — like a job on an assembly line — should be trained in one or two occupations where power is a chief factor.

There is one type of man ready for the worst old age can do. Disappointments and demotions cause him pain. They may even throw him off balance temporarily. But he survives and learns to accept each defeat as it comes, once he is sure that struggle is unavailing. This man always has believed that his importance lies in what he is as a person and not in what he owns or whom he can impress. Some of us are born with such a philosophy, some acquire it, and some of us have had it thrust upon us, but it is best if this attitude is molded into our being when we are young.

JOBS FOR OLDER MEN AND WOMEN

Many men and women, successful in business, the arts, or the professions, look forward to their fifties as a time when they can reduce their working day and flee for asylum to their "farm," their ten-acre estate. There they read, do a little gardening, mingle

with the natives, and imagine they have learned the lesson of growing old gracefully! Actually, this is "How to Grow Old Disgracefully."

It is one thing to get away from the city and the tension of the job and refresh oneself before returning to one's tasks. It is another to avoid the responsibility and challenge of maturity.

fear—and loss of efficiency

Fear of aging rather than aging itself can lead to a drop in working efficiency. The insecure older worker is apt to exaggerate every sign of passage down the slide of age. Searching intently for the decreased work efficiency associated with a particular birthday, he soon finds what society, his employer, and he himself are all looking for.

Confidence in one's ability is especially crucial in later maturity. A young person can look to time for correction of his weaknesses on the job. But the man of fifty cannot seek comfort or cure in time. Time, he feels, is against him, not with him. When such a man's morale is raised, his production increases, as we have seen repeatedly.

The older worker must realize that age brings not so much debits in the ledger of life as a change in what he previously considered gains and losses. At every age level we must learn anew how to live within our physical and mental income.

There is no easy solution to the problem. But among the possibilities worth exploring are: reduction in length of the working day; creation of more jobs, particularly of the home-work, part-time, independent type. Each proposal has its own difficulties of realization, but we do know what our goal should be: employment spread over the entire age range. It should start with those in the late teens who choose, out of preference or necessity, a job instead of more education, and end with older persons of every age able and willing to work.

It is hardly necessary to point out that many older men and women who might once have been shelved are well qualified

to hold jobs. The recent war proved this beyond question. One example will suffice.

A man who had been a ship navigator all his life had been retired in his early sixties. At the outbreak of the war he was sixty-six but eager to place his services at the disposal of the United States Government. He was rejected flatly on the ground of age. Reluctantly, he applied to the British Government, which said he would have to take a searching examination with seven other applicants, nearly all of whom were much younger. Of those who submitted to the tests, only two passed, one of whom was the ex-navigator. He was given a ship and served efficiently for four wartime years on the seven seas, often in situations of great hazard. The final bit of balm for him was the attempt of his own government to secure his services shortly after he had already committed himself to another. Now seventy, he takes great pride in his achievement; nothing could be quite so good for this man as the daily demonstration of his competence. What would be the morale of this same man were he now inactive, not because of incompetence, but because no one would even allow him to prove whether or not he could do a particular task?

Even the physically handicapped can do necessary tasks, as the war showed. Some of the chronically ill, and those in nursing homes, hospitals, and old-age institutions, are capable of a day's work, though it might have to be brought to them and might be only of a handicraft variety. There are many who could do a half-day's work. There are some who could (and do) hold down a regular outside job.

overcoming mental hazards

The older worker knows full well the current prejudice against those of his age. He is less aware that he himself shares this prejudice and that he is apt to believe that the employer is right who rejects his application. What does him the most harm is his fatalistic acceptance of the assumption that he cannot improve his old skill, learn a new one, or streamline his job-seeking tech-

niques. It is this kind of ex-worker who never makes a comeback and withdraws permanently from the labor market.

Men find more difficulty in obtaining a job in later maturity than do women, everything else being equal. More simple service jobs, such as caretaker, house manager, cafeteria worker, saleslady, or practical nurse, are available to women, as well as more low-paying manual jobs. Factory work and jobs in many white-collar fields are often closed to new applicants over forty, but exceptions are made more often for women than for men. A man of fifty, above the average in intelligence, with a good education, and having initiative and supervisory ability, is not inclined to accept a simple manual job or a dull routine one — and with good reason.

work, play, and rest

Everyone needs to "work" as long as he lives. Purposeful activity which does not overtax is essential to physical and mental health. During the years when our physical vigor is at its height, out of our sixteen or so waking hours we should work eight and then rest one or two, and spend one or two at an art or craft. This three part day — of work, play, and rest — starts in early childhood and continues through life regardless of age, illness, or infirmity. The only change with age or circumstances is in the division of time.

While some older people, after reaching age 65, can handle a strenuous and long working day, others should select occupations which they can do at home and at their own pace, working a full day when they feel up to it, and not at all when they are below par.

avocations

An avocation often becomes a vocation. A retired executive learned metalcraft for the fun of it and then, because it had such money-making possibilities, simply had to make a business out of it.

A woman of seventy-four in Vermont is the descendant of a seafaring family who have for two hundred years come home with chests, tables, and trays of unusual woods and designs. This woman started a few years ago making copies of these designs for her own pleasure, using beer and Coca-Cola trays, covering them with lacquers and delicate carvings. She ultimately developed such skill that her work was recognized for its commercial possibilities, and she now earns a modest living and enjoys much personal satisfaction even though she is severely handicapped by arthritis and for weeks at a time is completely incapacitated.

A woman of seventy-eight is still actively running her own shirt hospital, which she started thirty years ago. It furnished her with a good living, especially necessary now that her husband is gone. With an average intake of 300 shirts a week, she has had to set up a small shop on one floor of her private house and employs anywhere from two to six girls.

Another woman of the same age had assisted her husband in their upholstery store and when he died she continued on in the business. In Vermont a woman of eighty-five specializes in hooked rugs of unusual design that bring a good price. In one town an older woman opened a bakery shop which she called "Like Mother Used to Make," and a still older competitor launched hers with the name "Like Grandmother Used to Make."

A woman of sixty-odd years is a regular portrait and costume model, well known among painters, illustrators, and commercial photographers. She started in her late fifties.

A concert violinist, over fifty, during a nervous breakdown was urged by his physician to do something with his hands, such as making furniture. This the man did and acquired such proficiency that he replaced every table, lamp, and upholstered chair in his large house with modern equivalents of strikingly original design. He went on to make art objects of wood: trays, small cabinets, boxes for cigarettes and jewels, for which select shops are offering fancy prices. He was more surprised than anyone else to discover that his talent for creative design was greater than his

musical gift, and that his avocation might prove more profitable than his vocation.

It is an achievement to make a retirement activity commercially profitable or to transfer from a job because a spare-time interest has suddenly begun to bring in more money than the job. But when that happens, although one has changed the characters in a plot, one has the same story and the same problems. One still needs interests pursued for pleasure, relaxation, and personal satisfaction.

Each one of us follows a certain occupation, and retirement planning must consider that. But we are also men and women with gifts, hesitations, and longings all our own. A retirement plan is like a suit of clothes or a hat: it must meet physical and financial requirements, but most of all it must suit the personality — You.

SECURITY IN OLD AGE

Many older persons seem to be convinced that the problem of old age is chiefly a money problem. For those who are unable to work, or unable to find jobs, financial security may seem all-important. But it is not as important as it seems. According to the life expectancy tables, the man of sixty-five has twelve years left to him. He may think his problems are settled because he has an annuity that guarantees him $150 a month for the rest of his life. But he won't be able to spend those twelve years in a state of suspended animation waiting for it to end. He may not seek for worlds to conquer, but he does need worlds to enjoy. Our man of sixty-five might ask himself if the retirement contract or insurance policy contains a clause also guaranteeing him, with his monthly check, the possession of the arts and skills which will fill those twelve years with a sense of personal achievement and usefulness.

A pension does not guarantee that a person will have emotional, social, and recreational activities in his old age, that his

abilities will be used to their maximum, that he will have a satisfactory answer for suffering, death, the meaning of his life, the place of man in the universe, the relationship of man to other men, or a nation to other nations.

living on less

With or without a pension, most older people have to learn to live on considerably less income than they had during their working lifetime. For a man or woman who regards money as an end in itself, this may represent more of a psychological than an economic problem. It will be, particularly for those who have been accustomed to "keep up with the Joneses" and find that they can no longer do so. But once they have rid themselves of such ideas, most older people find that there are many little luxuries and conveniences that they can get along without if they have to. But there is a point where economy must not be permitted to go. Older people need more than food, clothing, and shelter. They must have money for health care and, if they are idle, they must have at least a little money for play and handicrafts.

The need for some degree of financial security in age is extremely urgent for most older persons. The Social Security Board reports that of 15 million men and women over sixty-five, 59 per cent today are dependent on children, or on the community for their support. The other 41 per cent have a job, their own business, or an income from investments and savings. We can only guess at the percentage of this group formally retired on pension or through private resources — say, one-third to one-half or 1,300,000 to 2,000,000.

pensions

Many large business establishments, churches, universities, and state and local governments provide pension plans to care for their employees upon retirement. In many instances, the worker is expected to contribute to the pension funds. In others the company or employer puts up all of the money. Most industrial retire-

ment plans are coordinated with the old-age and survivors' insurance plan of the Social Security Act.

savings

Those who have no pension plan available must try to meet the needs of old age through savings. And even where there are pensions, some savings are usually necessary if a retired man and his wife are to enjoy the standard of life to which they have been accustomed during their working years. Such savings are usually invested so as to produce interest or dividends to meet current expenses. Unfortunately, a very large amount of savings is necessary to provide an adequate living from interest and dividends alone. At 3½ per cent interest, which is good for a conservative investment, savings of over $50,000 are required to provide $150 a month income. As a result most older persons find it necessary to draw upon their capital for living expenses. Since this involves the risk of exhausting the funds if they live too long, aged persons frequently deny themselves essentials out of fear of "ending their days in the poorhouse."

annuities

Persons who desire protection against the risk of outliving their savings may purchase annuities from one of the large life insurance companies. If a man pays $5,000 in a lump sum to the insurance company at the age of sixty-five, the company will guarantee him a regular monthly payment of slightly under $35 for life. Women get considerably less, because they tend to live longer. The size of the payments are calculated on the basis of an average life expectancy. If a man lives longer than the average, he benefits by getting more payments. If his life is shorter than the average, he receives less. A man of average means should seriously consider converting his long-term whole life insurance policy into an annuity after retirement. For the older man whose family is grown does not need the protection of life insurance as much as when he was younger, but he does need an assured income.

benefits under the social security act

For millions of Americans the government today aids in providing financial security in old age. In 1935 during the depression, Congress recognized the financial handicap of aged persons by passing the Social Security Act. This act contains two separate programs for meeting the problems of old-age dependency. The first is a long-range program of old-age and survivors' insurance which guarantees a specified income to persons who have contributed regularly to the program when they retire at sixty-five or over. More than four million persons now receive regular monthly checks under this program. The second is a system of federal-state pensions for men and women of sixty-five and over who are clearly in need. This latter is known as the old-age assistance program.

In many respects, the degree of protection provided under the Social Security Act has not come up to expectations. The greatest disappointment has been in old-age insurance. Despite the social-security program, tens of thousands of older persons are still on the relief rolls. Many more aged persons are receiving old-age relief than are drawing regular benefits from their old-age insurance. Millions of other old folks are dependent on their children or are living on meager savings, completely shut out from the protection of social security.

The main reason for this is the fact that a large proportion of our older workers were never permitted to qualify for old-age insurance. For years, important groups were denied protection. To remedy this, Congress repeatedly amended the Act to include large groups formerly excluded by law. About 10 million more persons were covered by social security at the beginning of 1951 when the 1950 Amendments took effect. For example, domestic workers and certain farm workers are now covered by social security. So are certain governmental employees, workers for non-profit-making concerns, and non-farm self-employed. There were other changes made so that many can now qualify for benefits who could not do so before. But even with these changes there is

considerable doubt about the advisability of encouraging men to retire at sixty-five, as the Social Security system does. The result is a serious loss in production and an increased burden on the taxpayer.

broader approach to security needed

The inadequacy of our social-security provisions has led many older persons to promote such extreme proposals as the Townsend Plan and the "Ham-and-Eggs" scheme of California. The Townsend Plan would have imposed a 3 per cent gross income tax on all business enterprises and divide the proceeds among those over sixty years of age. In each instance, the amount to be paid was above the average income for couples of working age and would have made the aged a sort of privileged elite.

To head off such a plan, in view of the fact that the aged constitute a larger and larger proportion of the voters, many authorities feel that a broad, unified approach to the problem of old-age security is needed. The present division of older persons into three groups—(1) those with old-age insurance; (2) those receiving old-age assistance; and (3) those ineligible for either—is arbitrary and frequently unfair. It would seem that the basic needs of all older persons who are unable to work ought to be shouldered by the working population.

WHERE TO LIVE

"Where shall I go now that I am no longer able to have my own income and live in my own home; or no longer able to look after myself and cannot get anyone to give me the necessary care?" This is one of the major problems that face us in the last third of life. While it is the widow or widower who generally must make this decision, an old married pair also has the problem to deal with.

If you are thinking of living with a son or daughter and their family, you must realize that the chance of the arrangement's

being mutually satisfactory in the typical American household is about one in a hundred.

It is unfortunate that housing planners almost never design a house or apartment with enough space and privacy for normal three-generation family living. If little provision is made for children in housing construction, even less is made for grandparents. Future housing developments should have a one-room apartment (sleeping quarters, bathroom, and cooking facilities) within the usual four or five rooms.

In one small community, a Mr. Roberts hit upon a solution to this problem with his "mother-in-law" house. Next to the cottage in which he and his family live, he has erected a tiny dwelling for his mother, a woman of eighty-five. Here she leads a completely independent existence and the residents of the two cottages mingle socially as any two friends and neighbors might.

But insufficient privacy is only one reason why members of some multi-generationed families can't get along with one another. More often it is because the problem of group living and person-to-person relationships is too much for ordinary human creatures.

There is bound to be trouble where there has been excessive dependence of parents on children or vice versa. Or where one or the other is a frustrated, inadequate person unable to solve his own problems and seeking a scapegoat. If, in addition, both have somewhat deficient imaginations and little interest in the outside world, the result isn't surprising.

homes for the aged

Of the 15 million men and women over sixty-five in our population, 9,000,000 are dependent on their families or the community for support. Of these, only 100,000 can be taken care of in the 1,000 conventional old-age homes, and every home has a long waiting list, one or two years sometimes elapsing between application and admission. There is the old person who needs, believes he needs, or merely wishes the maximum protection and security with the minimum of risk or effort and at little or no

cost. For him there is nothing equivalent to the "home for the aged." This almost always is under denominational auspices. Occasionally it is provided by the local community, and less frequently by a fraternal or similar organization.

After a man or woman makes his original financial contribution, large or small as the home may require, and assigns to it all his property and funds, he has no further worries. Room, board, medical care, burial expenses — all are taken care of.

Many an older person transfers from an independent to a dependent existence when he does not require nor wish to make the change. He is more frightened at the specter of inability to manage on his own than actually hurt by any real situation at that time. Thus he enters an institution or goes on old-age assistance when his health is still fairly good and when he has some means and a job that isn't too bad. He believes he is being farsighted by anticipating a time when he will be financially or physically helpless.

Some of us when we get old need a great deal of physical care. A small number of old-age homes have an infirmary with a regular nursing staff and a visiting physician. Several have full-fledged though small hospitals and resident staffs attached to the home. When a resident is bedridden with a chronic disease or needs constant medical and nursing attention, the overwhelming majority of homes are presented with a situation that they are not equipped to, and perhaps should not, handle. Such residents require for adequate treatment a hospital specializing in chronic diseases, and few old-age homes have the space or the finances to set one up on their property.

nursing homes

A living arrangement in between the old-age home and the chronic disease hospital is a nursing home. These are of various types, none of which are for poor people, and some are beyond middle-class incomes. They differ in the amount of actual nursing provided, some being merely small private hotels whose proprietor

was once a nurse. Others have a resident nursing staff with a visiting physician.

In practically all instances, the recreational facilities are of the slightest and the guests sit around dependent on their own resources as they do in any hotel. Nursing homes are even less equipped to meet the psychological needs of their guests than are old-age homes. Sick old people do not forfeit the right to a program of personal accomplishment and social usefulness, limited only by their physical condition and their mental interests and capacities.

The advantage of the nursing home for those who are only mildly ill or infirm, particularly where the difficulty is presumably not permanent, is that the guest is not obliged to live there permanently, since he pays rent instead of turning over all of his funds. He can even shuttle back and forth between the nursing home and private life as often as he desires. What has just been said about institutional facilities for the older person may sound depressing to an older person who needs a place to go. And it will seem equally disheartening to a young person who must, because of circumstances, find a place for an older relative.

But if enough pressure is brought to bear on those in a position to do something — and this will automatically occur when the problem becomes acute with the increase in the number of older people—social legislation will be passed furthering a more progressive and farsighted program.

Some possibilities will be large housing schemes which are likely to include a building for older people where a nurse and physician may be readily available, and with an infirmary for those too ill to remain alone, yet not requiring hospitalization.

PHYSICAL PROBLEMS

Many people imagine that sickness, aches, and pains are a necessary part of getting old. This need not be true. While most people find that they are sick more frequently as they get into their sixties and seventies, this does not mean that they have to be under the weather most of the time. Many older people enjoy excellent health. But most of them find that they have to work a little harder to keep their health than when they were younger. Contrary to the popular impression, there are no diseases that attack only older persons. But certain diseases are more common at advanced ages than in youth. These include arthritis, diabetes, nephritis, cancer, and diseases of the heart and blood vessels. Since many of these diseases do not cause pain until serious damage has been done, regular yearly medical examinations are important after forty. Such an examination should be designed not only to detect disease, but to find out how healthy you really are. That cannot be discovered in a hasty examination. You should let your physician take time to make a thorough study, not only of your body, but your habits of life, diet, occupation, leisure-time activities, rest, exercise, and mental habits.

The amounts of exercise that an older person may safely indulge in differs widely from person to person. Much depends on previous habits. A man who has been physically active may find that he can continue to be so through his sixties and into his seventies. But a

man who has spent his thirties and forties sitting at a desk, playing cards, and going to the movies may find that even mild exercise is too much for him. Exercise is not essential to health, but play is. Every older person must find the kind of recreation that is best adapted to his needs.

some advice on eating

A man of eighty does not need any different kind of food than a man of forty, or a boy of eight. A balanced diet is important at every age, and particularly so in old age. But many older people refuse to eat many foods, either because they find them hard to chew or because they just don't like them. As a result such people not only have a pretty monotonous diet but they also may suffer from vitamin deficiency.

Although what you eat should not change from year to year, how much you eat is another matter. Many people find that they tend to put on extra pounds as they grow older. This should be avoided. Studies that have been made by insurance companies show that it is best to keep your weight in the range that is normal for you at twenty-five. If you tend to be overweight, you should get your weight down by a careful program carried out under the supervision of your doctor. And then keep it there by sticking to a diet that is adjusted to your needs.

fatigue

When one is fatigued, it is difficult to work well, have smooth relationships with people, or handle one's problems.

We must all learn how to handle fatigue and to adopt a proper attitude toward it. Ordinarily the fatigued person becomes his normal self after a period of rest and sleep. The older person who is continually fatigued should be examined by his family physician to discover if some illness or disease is responsible.

Fatigue is a result, sometimes of excessive physical exertion, more often a relentless emotional conflict or dissatisfaction with one's work. Instead of being the cause of failure in one's vocation

or in relations with people, fatigue is the result of these. Lowered efficiency is the *cause* of fatigue. When one is doing an interesting or extremely important task, tiredness is a disagreeable but minor matter. The man who has a dull daytime job will be less fatigued when he adds an interesting evening job to the regular one, even though he is doing more work.

Many older persons point to fatigue as the reason for lack of accomplishment in old age. The most permanent cure for it is not a new breakfast food, or a fancy medical compound, but a purpose to one's day.

The older person needs to rearrange his activities so as to escape boredom and he needs to straighten out his inner conflicts and fears. Vitamin B complex is helpful to a person suffering from a definite physical deficiency, but it cannot resolve his emotional conflicts. Give him an active daily program, or present him with a goal that he finds worth striving for.

insomnia

The older person is less active physically; repair and growth of his tissues are slower. He therefore needs less sleep.

We are all apt to be amazed at the way we wake earlier and earlier as we get older and older. When we rise at five, the day seems half over at eight, and we can't understand why a friend or relative should be still asleep when we telephone and be annoyed at our call.

If we can get rest even though we remain awake, a few hours less sleep results in no harm. A catnap on any day we feel we need additional rest will meet our physical requirements.

To a person who cannot face himself, his thoughts and problems, sleep means far more than rest. He is not concerned about the health of his body. He wants relief from consciousness and for this sleep is a symbol, just as for others it is alcohol, sex, card-playing, travel, or work.

There is no end to those things neutral in themselves which become for some people avenues of escape. The person afraid

of wakefulness and longing for unconsciousness tries to sleep as late as possible. If he wakes at 2 A.M. he reaches for sleeping pills. He hates to get up and to face a new day in which his problems are still as unsolved as they were the previous night.

using sleeplessness profitably

One old person I know frequently wakes at two. But he finds himself and his thoughts pleasant company. He is glad of additional wakefulness, and does not need the assurance that it is natural and harmless. He uses his nightly "wide-awake" moments to make plans for the following week and even year, thinking of the friends he wants to look up or write to, activities he should look into, new plays, motion pictures, or radio programs that should be investigated.

An older man or woman can always spend the interval between one stretch of sleep and another asking himself if there are any people who need help and just what he can do for them. There is always the most important question he can ask himself: "What am I going to do with the years that remain to me? How can I make the most of them?"

If sleep hasn't yet shut off thought by this time, the thinker might turn on the light, and take one of several books he has prepared on his night table for just such an emergency. Or he can get up, put on his robe, and work at his desk or listen to such radio programs as may be on. He can jot down "things to do." He can always write letters. When all else fails, he can commit his life story to paper.

don't keep an "illness diary"

There is one way in which you as an older person can make yourself thoroughly obnoxious to your family and friends. That is by noting every detail, major or minor, of your latest illness. Compare this with previous illnesses of a similar nature you or your friends or relatives have had. Next compare it with unlike illnesses experienced by you and others. Serve the diary "hot"

to friends and relatives the second they ask "How are you?" An old woman with severe arthritis in the legs was asked every day by a solicitous man: "And how are you today?" And the reply came regularly. "Thank you for asking. I cannot but complain."

GUIDANCE FOR THE AGED

Old age can be dismal if each aged person has to face his problems alone. But it can be a relatively rich period if older people learn to help each other. In some parts of the country, older people have actively banded together in Townsend clubs to promote their interests. A far sounder approach would be to band together in interest groups rather than pressure groups, promoting fellowship and a sharing of mutual problems. Such a program requires constructive leadership from aged persons with special training or ability. Churches and public schools may help by providing rooms and equipment for groups of older persons such as they now set aside for young people.

Some groups of older people are trying in different ways to promote a newer viewpoint toward the problem of aging. Still

others try to increase understanding between young and old by having representatives of each on committees and on programs.

When Dr. Lillien Martin retired at sixty-five from Leland Stanford University, she opened a guidance clinic for people over fifty from all walks of life. Of the first 200 clients, she found only three who said they were reasonably happy. Treating each case individually, she gave advice and encouragement on planning for the future. Several cities, including Los Angeles, San Francisco, and New York, have set up similar Counseling Services with marked success.

In New York an organization known as the Association for Successful Aging has been set up. Its purpose is to aid people to meet the problems of age successfully. It deals particularly with the vocational, emotional, recreational, and medical phases of aging which have so frequently been neglected in the past.

Retired college professors and secondary school instructors, particularly those with an interest or training in social work and in the social sciences generally, could set up guidance services for retired persons in different communities. They could serve their institutions as heads of "retirement planning committees." A retired man or woman in any occupation might set up a similar committee in his field.

the aged have a contribution to make

The world faces serious problems — as always. It needs people who are well adjusted, have time, good will, and knowledge. It needs older people who have these qualifications, and many do. If retirement is anything, it is the time to plow back into society what the retired man or woman has taken from it.

retirement planning

Retirement planning should begin at the start of a worker's career. The retirement planning committee would speak to a man or woman upon his admission to an industrial, business, or professional organization, or a similar committee set up in the worker's

union could do this. The first approach would be general and tentative. A rough plan would be set up. The young employee would start thinking about retirement matters early. He would see that unless employers' habits are changed, his vocation might last him only twenty-five years, and he might then have to devote twenty-five years to avocations.

a trade union project

Some retirement planning projects have recently been started. Let us examine one of the most interesting of them. The local branch of a certain trade union is made up of operators of a simple machine. Their work is routine, and little skill or intelligence is required. The members have come from several East and South European countries. They all started to work at an early age and only a few were able to secure an elementary school education in the evening. Comparatively few use English for social conversation.

Setting up a retirement planning system for such a group, which also includes those who have retired in the previous five years, would be the most difficult assignment one could ever receive, except for the willing and progressive spirit of the union officials involved.

educational preparation

The first step was to speak to all the employees in the simplest language and explain the essential ideas, which would be novel even to a more literate and sophisticated group. Big words and literary terms were taboo; bread-and-butter words were important. Such group talks were supplemented with reading material on the adjustment problems of older men and women and just where retirement planning fitted into the picture. The material was graded; it started with the simplest ideas and was tested for readability so that it could be understood by anyone with a fifth- or sixth-grade education. Every even page of the pamphlet material had a picture that told the whole story, and then beneath it the

theme was retold in five or six ten-word sentences in boldface type. Every odd page had a little quiz which the "student" filled out to show himself and others how much he had learned. He could no more fail this "test" than the participants on the usual radio quiz. Some of the material was presented through talks in the original tongue of different groups within the local, one of the workers serving as an interpreter for these talks.

the challenge of age

Our life is not a book, with old age the last chapter. Rather it is a series of short stories — each with its own adventures and own consummations. Struggle and rest are phases of our lives at every stage. One kind of struggle is always ending, perhaps, but another is beginning. The same is true of intellectual and spiritual growth, of practical and artistic achievements.

As long as we live, some kind of accomplishment is a challenge to us, some problem must be solved. Retirement is not a period chiefly of contemplation. It is one of self-realization, of production. The proper kind of retirement attitude was shown by Eleanor Roosevelt when someone asked her about her plans for the future. She began by saying, "Well, I'm sixty now and I don't think I can count on much more than fifteen useful years." And it was George Bernard Shaw who at eighty-five once dismissed a visitor with a prankish "Get along with you now; I'm fully two years behind in my work as it is!"

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